

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joshua Daniel Stargel  
Shannon Marie Stargel  
Debtors

Case No. 15-04676-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Feb 10, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Joshua Daniel Stargel, Shannon Marie Stargel, 484 Pumping Station Road, Hanover, PA 17331-9301
4796674	+ 820 Follin Lane, Vienna, VA 22180-4907
4714978	GLELSI, P O Box 7860, Madison, WI 53707-7860
4732243	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4750790	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602
4714981	PennyMac, P O Box 514387, Los Angeles, CA 90051-4387

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4759285	EDI: BL-BECKET.COM	Feb 10 2021 23:43:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4718329	+ Email/Text: collections@firstfinancial.org	Feb 10 2021 18:47:00	First Financial Credit Union of Md, 1215 York Road, Lutherville, MD 21093-6207
4714977	Email/Text: collections@firstfinancial.org	Feb 10 2021 18:47:00	First Financial Federal Credit Unio, 1215 York Road, Lutherville Timonium, MD 21093-6207
4714976	EDI: JPMORGANCHASE	Feb 10 2021 23:43:00	Chase, P O Box 15153, Wilmington, DE 19886-5153
4714975	EDI: JPMORGANCHASE	Feb 10 2021 23:43:00	Chase, P O Box 15298, Wilmington, DE 19886-5298
4714979	Email/Text: camanagement@mtb.com	Feb 10 2021 18:47:00	M & T Bank, P O Box 900, Millsboro, DE 19966-0900
4750584	+ EDI: MID8.COM	Feb 10 2021 23:43:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4730072	+ EDI: NFCU.COM	Feb 10 2021 23:43:00	Navy Federal Credit Union, PO BOX 3000, Merrifield, VA 22119-3000
4714980	EDI: NFCU.COM	Feb 10 2021 23:43:00	Navy Federal Credit Union, P O Box 3700, Merrifield, VA 22119-3700
4760573	EDI: PRA.COM	Feb 10 2021 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4717451	EDI: PENNDEPTREV	Feb 10 2021 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4717451	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 10 2021 18:47:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4729232	EDI: RECOVERYCORP.COM	Feb 10 2021 23:43:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL

District/off: 0314-1  
Date Rcvd: Feb 10, 2021

User: AutoDocke  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 21

4714982	EDI: CITICORP.COM	33131-1605
4729377	EDI: WFFC.COM	Feb 10 2021 23:43:00 Sears, P O Box 6282, Sioux Falls, SD 57117-6282
4857514	+ Email/Text: kcm@yatb.com	Feb 10 2021 23:43:00 United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973
		Feb 10 2021 18:47:00 YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4719375		PennyMac Loan Services, LLC, removed per entry #39
4731220	*+	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor PennyMac Loan Services LLC pamb@fedphe.com
Joseph Angelo Dessoye	on behalf of Creditor PennyMac Loan Services LLC pamb@fedphe.com
Joseph P Schalk	on behalf of Creditor PennyMac Loan Services LLC joseph.schalk@usdoj.gov, ustpreion03.ha.ecf@usdoj.gov
Mario John Hanyon	on behalf of Creditor PennyMac Loan Services LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Nicholas G. Platt	on behalf of Debtor 1 Joshua Daniel Stargel ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Shannon Marie Stargel ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicole Bernadette LaBletta	on behalf of Creditor Navy Federal Credit Union nlabletta@pincuslaw.com brausch@pincuslaw.com

District/off: 0314-1  
Date Rcvd: Feb 10, 2021

User: AutoDocke  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 21

Rebecca Ann Solarz	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com
Recovery Management Systems Corporation	claims@recoverycorp.com
Stephen Wade Parker	on behalf of Debtor 1 Joshua Daniel Stargel Mooneybkecf@gmail.com R61895@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 2 Shannon Marie Stargel Mooneybkecf@gmail.com R61895@notify.bestcase.com
Thomas Song	on behalf of Creditor PennyMac Loan Services LLC pamb@fedphe.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William Edward Miller	on behalf of Creditor PennyMac Loan Services LLC wmiller@friedmanvartolo.com, wedwardmiller@gmail.com

TOTAL: 16

**Information to identify the case:**

Debtor 1                      Joshua Daniel Stargel  
First Name    Middle Name    Last Name

Debtor 2                      Shannon Marie Stargel  
(Spouse, if filing)        First Name    Middle Name    Last Name

United States Bankruptcy Court    Middle District of Pennsylvania

Case number:    **1:15-bk-04676-HWV**

Social Security number or ITIN    xxx-xx-5546  
EIN    --

Social Security number or ITIN    xxx-xx-1834  
EIN    --

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua Daniel Stargel

Shannon Marie Stargel

2/10/21

**By the court:** Henry W. Van Eck  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**